

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

MICHAEL J PENSTON
PAULA MUSTATA
Debtor(s)

Case No. 20-10181-DJB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/10/2020.
- 2) The plan was confirmed on 04/30/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/18/2025.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$56,755.84.
- 10) Amount of unsecured claims discharged without full payment: \$98,162.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,200.00
Less amount refunded to debtor	\$200.00

NET RECEIPTS: \$12,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,555.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,031.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,586.81

Attorney fees paid and disclosed by debtor: \$1,745.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD	Unsecured	NA	8,173.41	8,173.41	0.00	0.00
ACAR LEASING LTD	Unsecured	NA	150.34	150.34	11.42	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	NA	12,223.54	12,223.54	927.19	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	1,476.32	1,476.32	111.98	0.00
DISCOVER BANK	Unsecured	NA	3,170.23	3,170.23	240.47	0.00
DISCOVER BANK	Unsecured	NA	7,712.92	7,712.92	585.05	0.00
DIVERSIFIED CONSULTANTS, INC.	Unsecured	779.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	9,510.51	9,510.51	721.40	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,650.00	1,650.00	125.16	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	12,634.31	12,634.31	958.35	0.00
PNC BANK, NATIONAL ASSOCIATION	Unsecured	NA	2,533.59	2,533.59	192.18	0.00
PNC BANK, NATIONAL ASSOCIATION	Unsecured	NA	9,158.71	9,158.71	694.72	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,307.66	2,307.66	175.04	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	831.18	831.18	63.05	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	972.32	972.32	73.76	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,229.44	2,229.44	169.11	0.00
RESURGENT CAPITAL SVCS	Unsecured	NA	5,121.38	5,121.38	388.47	0.00
SERVBANK SB	Secured	NA	123,545.23	1,343.05	1,343.05	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	6,086.08	6,086.08	461.65	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	10,330.00	NA	NA	0.00	0.00
TD RETAIL CARD SERVICES C/O	Secured	NA	6,013.36	1,088.00	0.00	0.00
TD RETAIL CARD SERVICES C/O	Unsecured	NA	4,925.36	4,925.36	0.00	0.00
TD RETAIL CARD SERVICES C/O	Unsecured	NA	2,256.26	2,256.26	171.14	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,343.05	\$1,343.05	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,088.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,431.05	\$1,343.05	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$93,123.56	\$6,070.14	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,586.81</u>	
Disbursements to Creditors	<u>\$7,413.19</u>	
TOTAL DISBURSEMENTS :		<u>\$12,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.